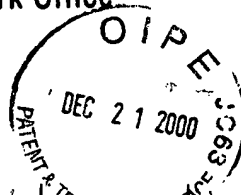


In the United States Patent and Trademark Office

Serial Number: 09/655,520
Appn. Filed: 09/05/2000
Applicant(s): Eli M. Noam
Appn. Title: Central Packet-based payment and transaction method and system
Examiner/GAU: 12664



Mailed: 21 December 2000
At: New York, NY

Information Disclosure Statement

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Assistant Commissioner for Patents
Washington, District of Columbia 20231

JAN 03 2001
Technology Center 2600

Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references cited thereon. Following are comments on any non-English-language references pursuant to Rule 98:

Very respectfully,

Applicant(s): ELI M. NOAM

Enc.: PTO-1449 & References

c/o: ELI M. NOAM, Applicant prose
450 Riverside Drive #51
NEW YORK, NY 10027
Telephone: 212-864-3776

Certificate of Mailing

I certify that this correspondence will be deposited with the United States Postal Service as first class mail with proper postage affixed in an envelope addressed to: "Assistant Commissioner for Patents, Washington, DC 20231" on the date below.

Date: 2000 21 December

10-22-00

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Eli M. Noam
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*Information Disclosure for Patent Application 09/655,520. Filing date 9/5/00. GRP
ART UNIT 2165 (acknowledged by GRP ART UNIT 2664, 10/26/00).*

Filed Pro Se

PETITION

In accordance with the instructions of the USPTO telephone information staff person, provided earlier today, I am asking you to accept the attached Information Disclosure of prior art patents, which have unfortunately been delayed by 3 weeks. I have been instructed to provide a fee of \$240, which is attached by check.

Please let me know as soon as possible if there is a problem that would require me to take any other step that would be required to preserve my application, such as refiling.

With best holiday wishes,


Eli M. Noam

Encl: check \$240

Information Disclosure Statement and attachments

28/2000 AZERGAW1 00000109 09655520

C:126

180.00 OP

Refund Ref:
2/28/2000 AZERGAW1 0000100652 

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